

2006 Idaho Shopper's Guide



- ◆ Medicare Advantage
- ◆ Medigap
- ◆ Medicare Prescription Drug Plans
- ◆ Long Term Care Insurance



*Provided by Senior Health Insurance Benefits Advisors
and the Idaho Department of Insurance*

2006
Idaho Shopper's Guide

Introduction

Welcome to the *Idaho Shoppers Guide 2006!*

Medicare is a major medical plan that provides a basic foundation of benefits. However, it does not pay 100% of all medical bills. Medicare beneficiaries are responsible for premiums, deductibles, and coinsurance. These amounts can be significant. Because of these costs, most beneficiaries want some kind of plan or policy to fill in the "gaps." This guide gives you lists of companies licensed to sell Medigap, Medicare Advantage, Medicare Prescription Drug Plans and Long Term Care in the State of Idaho.

The Medicare Prescription Drug, Improvement and Modernization Act of 2003, which was signed into law in December 2003, makes major changes to Medicare. These changes include new voluntary prescription drug plans, changes to the program that deal with private health plans in Medicare (known as Medicare Advantage) and changes to the 10 Standard Medigap Plans.

Staff and volunteer counselors at SHIBA are available to you for free and unbiased insurance counseling to help you make educated decisions.

**SENIOR HEALTH INSURANCE BENEFITS ADVISORS
(SHIBA)**

1-800-247-4422

**Please refer to the Department of Insurance website
for Medicare supplement rates:**

<http://www.doi.idaho.gov>

**NOTE: These rates are entered into our website directly by insurance companies.
They are responsible for the accuracy of the rates.**

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NOTE: The companies listed in this guide have filed to sell policies in the State of Idaho in the categories indicated. The information provided is correct as of February 2006.

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2006 Stand Alone Medicare Prescription Drug Plans Available in Idaho

Call 1-800-MEDICARE if you are not sure a plan is approved by Medicare

Company Name	Plan Name	Telephone No.	National Plan
Aetna Medicare	Aetna Medicare Rx Essentials Aetna Medicare Rx Plus Aetna Medicare Rx Premier	800-213-4599	Yes
CIGNA HealthCare	Cignature Rx Value Plan Rx Plus Plan Cig Rx Complete Plan	800-735-1459	Yes
Coventry AdvantraRx	AdvantraRx Premier AdvantraRX Premier Plus AdvantraRx Value	800-882-3822	Yes
Educators Mutual Ins. Association	EMIA Standard Plan II Plan III	800-662-5851	
Humana Inc.	Humana PDP Enhanced Humana PDP Complete Humana PDP Standard	800-281-6918	
Marquette National Life Ins. Company	Prescription Pathway Gold Prescription Pathway Platinum Prescription Pathway Silver	800-765-8900	
Medco Health Solutions Inc.	YOURx PLAN	800-758-3605	Yes
Member Health	CCRx BASIC CCRx CHOICE CCRx GOLD	866-684-5353	Yes
PacifiCare Life and Health Ins. Company	PacifiCare Comprehensive Plan Plan PacifiCare Saver Plan PacifiCare Select Plan	800-943-0399	Yes
Pennsylvania Life Ins. Company	Prescription Pathway Gold Prescription Pathway Bronze Prescription Pathway Silver	800-845-2551	
Regence Life and Health	Regence Life and Health Medicare Script	800-452-2909	
RxAmerica	Advantage Star Plan Advantage Freedom Plan	877-279-0370 877-279-0370	
SierraRx	SierraRx	866-789-0565	
SilverScript	SilverScript SilverScript Plus	866-552-6106 866-235-4582	Yes
Sterling Prescription Drug Plan	Sterling Prescription Drug Plan	888-858-8572	
Unicare	Medicare RX Rewards Plus Medicare RX Rewards Medicare RX Rewards Premier	866-892-5335	Yes
United American Insurance Company	UA Medicare Part D Prescription Drug Coverage	866-524-4169	
United HealthCare	AARP MedicareRx Plan	888-867-5575	Yes
WellCare	WellCare Signature WellCare Complete WellCare Premier	888-423-5252	Yes

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2006 Medicare Advantage Plans

Company	Plan Name	Type	Telephone No.
Blue Cross	True Blue*	Medicare HMO	800-627-1188
Blue Cross	Secure Blue*	Preferred Provider Organization	888-492-2583
Humana, Inc.	Humana Gold Choice*	Private Fee-For-Service	800-833-2312
Pacificare	SecureHorizons Direct Plan 1	Private Fee-For-Service	800-776-8876
Regence BlueShield	Med Advantage*	Preferred Provider Organization	800-632-2022
Sterling Life Insurance Co.	Sterling Option 1	Private Fee-For-Service	888-858-8572
United Healthcare	Medicare Complete Choice*	Preferred Provider Organization	866-732-3871

NOTE: You must live in the plan's service area. Plans do not accept those with end stage renal disease (ESRD). *Some plans offer prescription drug coverage.

Medigap Plan Benefits 2006

	A	B	C	D	E	F	G	H	I	J	K	L
Hospital Coinsurance* Coinsurance for days 61-90 (\$238) and days 91-150 (\$476) in hospital; Payment in full for 365 additional lifetime days.	•	•	•	•	•	•	•	•	•	•	\$228/day 61-90 \$456/day 91-150	\$228/day 61-90 \$456/day 91-150
Part B Coinsurance* Coinsurance for Part B services, such as doctors' services, laboratory and x-ray services, durable medical equipment, and hospital outpatient services.	•	•	•	•	•	•	•	•	•	•	50%*	75%*
First three pints of blood*	•	•	•	•	•	•	•	•	•	•	50%*	75%
Hospital Deductible Covers \$952 in each benefit period		•	•	•	•	•	•	•	•	•	50%*	75%
Skilled Nursing Facility (SNF) Daily Coinsurance Covers \$119 a day for days 21-100 each benefit period			•	•	•	•	•	•	•	•	50%*	75%
Part B Annual Deductible Covers \$124			•			•				•		
Part B Excess Charges Benefits 80% or 100% of Part B excess charges. (Under federal law, the excess limit is 15% more than Medicare's approved charge when provider does not take assignment; under New York State law, the excess limit is 5% for most services.)						100%	80%		100%	100%		
Emergency Care Outside the US 80% of emergency care costs during the first 60 days of each trip, after an annual deductible of \$250, up to a maximum lifetime benefit of \$50,000.			•	•	•	•	•	•	•	•		
At Home Recovery Benefit Up to \$40 each visit for custodial care after an illness, injury, or surgery, up to a maximum benefit of \$1,600 a year.				•			•		•	•		
Preventive Medical Care Up to \$120 a year for non-Medicare covered physicals, preventive tests and services.					•					•		
100% of coinsurance for Part B-covered preventive care services after the Part B deductible has been paid.	•	•	•	•	•	•	•	•	•	•	•	•
Hospice Care Coinsurance for respite care and other Part A-covered services.											50%*	75%*
Outpatient Prescription Drugs												
*Out-of-Pocket Maximum Pays 100% of Part A and B coinsurance after annual maximum has been spent											\$4,000	\$2,000

Plans A-L are standardized by the federal government. Not all plans may be available in your area.

**2006 List of Companies Approved to Sell
Medigap Insurance in Idaho**

NOTE: The companies listed in this guide filed to sell policies in the State of Idaho. However, not all are writing policies at this time.

Company Name	Telephone Number
Allianz Life Insurance Company of North America	800-950-5872
American Family Mutual Insurance Company	800-374-0008
American Income Life Insurance Company	800-433-3405
American National Insurance Company	800-899-6503
American Pioneer Life Insurance Company	800-538-1053
Bankers Fidelity Life Insurance Company	800-241-1439
Blue Cross of Idaho Health Service, Inc. (True Blue)	800-627-1188
Celtic Insurance Company	800-477-7870
Colonial Penn Life Insurance Company	800-242-4852
Combined Insurance Company of America	800-225-4500
Connecticut General Life Insurance Company	860-726-6000
Conseco Insurance Company	800-888-4918
Continental General Insurance Company	800-545-8905
Continental Life Insurance Company of Brentwood, Tennessee	615-377-1300
Employers Health Insurance Company	800-457-4708
Equitable Life & Casualty Insurance Company	801-579-3400
GE Life and Annuity Assurance Company	800-991-5684
Globe Life & Accident Insurance Company	800-654-5433
Golden Rule Insurance Company	800-727-2581
Guarantee Trust Life Insurance Company	800-338-7452
Hartford Life & Accident Insurance Company	860-843-5867
Hartford Life Insurance Company	800-243-5433
Humana Insurance Company	800-457-4708
Idaho Life and Health Insurance Guaranty Association	208-378-9510
Life Insurance Company of Georgia	770-980-5100
Life Investors Insurance Company of America	800-957-3195
Life of Boston Insurance Company	
Lincoln Heritage Life Insurance Company	800-433-8181
Lutheran Brotherhood	800-847-4836

**2006 List of Companies Approved to Sell
Medigap Insurance in Idaho (cont'd)**

Company Name	Telephone Number
Loyal American Life Insurance Company	800-633-6752
Medico Insurance Company	800-228-6080
Medico Life Insurance Company	800-695-5976
Mennonite Mutual Aid Association	800-348-7468
Mutual of Omaha Insurance Company	800-775-6000
National Financial Insurance Company	
National Foundation Life Insurance Company	800-221-9039
National States Insurance Company	800-868-6788
New England Life Insurance Company	800-695-1314
New York Life Insurance Company	800-695-1314
North American Insurance Company	
Old American Insurance Co.	800-733-6242
Oxford Life Insurance Company	800-308-2318
Penn Treaty Network America Insurance Company	800-222-3469
Pennsylvania Life Insurance Company	877-366-5433
Peoples Benefit Life Insurance Company	800-523-5626
Physicians Life Insurance Company	888-932-7642
Physicians Mutual Insurance Company	800-228-9100
Pioneer Life Insurance Company	800-884-1576
Provident American Life & Health Insurance Company	800-321-3997
Pyramid Life Insurance Company (The)	800-444-0321
Reassure America Life Insurance Company	800-637-4475
Regence BlueShield of Idaho, Inc.	800-632-2022
Reserve National Insurance Company	800-654-9106
Royal Maccabees Life Insurance Company	800-637-4475
Royal Neighbors of America	800-627-4762
Standard Life and Accident Insurance Company	888-350-1488
State Farm Mutual Automobile Insurance Company	309-766-2311
State Mutual Insurance Company	800-241-7598
Sterling Investors Life Insurance Company	877-896-6434
Sterling Life Insurance Company	800-688-0010
Trustmark Insurance Company	800-877-9077

**2006 List of Companies Approved to Sell
Medigap (cont'd)**

Company Name	Telephone Number
Union Bankers Insurance Company	800-789-6364
Union Fidelity Life Insurance Company	267-468-2000
United American Insurance Company	800-331-2512
United Healthcare Insurance Company (AARP)	800-523-5800
United Heritage Life Insurance Company	800-657-6351
United Heritage Mutual Life Insurance Company	208-493-6100
United National Life Insurance Company of America	800-207-8050
United Teacher Associates Insurance Company	800-880-8824
USAA Life Insurance Company	800-531-8000
Western Mutual Insurance Company	800-748-5340

**2006 List of Companies Approved to Sell
Long Term Care Insurance in Idaho**

NOTE: The companies listed in this guide filed to sell policies in the State of Idaho. However, not all are writing policies at this time.

Company Name	Telephone Number
AIG Life Insurance Company	800-231-3655
Allianz Life Insurance Company of North America	800-950-5872
American Family Life Assurance Company of Columbus	800-992-3522
American Fidelity & Liberty Insurance Company	800-659-9206
American Fidelity Assurance Company	800-654-8489
American General Life Insurance Company	800-528-2011
American Network Insurance Company	800-222-3469
Bankers Life and Casualty Company	800-621-3724
Bankers United Life Assurance Company	800-435-7928
Berkshire Life Insurance Company of America	800-819-2468
Central States Health and Life Company of Omaha	800-790-7055
Cincinnati Life Insurance Company (The)	513-870-2000
Conseco Senior Health Insurance Company	800-888-4918
Constitution Life Insurance Company	800-275-6667
Continental General Insurance Company	800-545-8905
Country Life Insurance Company	
CUNA Mutual Life Insurance Company	800-779-5433
Equitable Life & Casualty Insurance Company	800-352-5170
Farmers New World Life Insurance Company	800-435-7764
Fortis Insurance Company	
General Electric Capital Assurance Company	804-662-2400
Genworth Life Insurance Company	888-322-4629
Golden Rule Insurance Company	800-444-8990
Great American Life Insurance Company	888-863-5891
IDS Life Insurance Company	800-862-7919
J. C. Penney Life Insurance Company	
John Hancock Life Insurance Company	800-377-7311
John Hancock Variable Life Insurance Company	800-732-5543
Life and Health Insurance Company of America	800-458-7493

**2006 List of Companies Approved to Sell
Long Term Care Insurance in Idaho (con't)**

Company Name	Telephone Number
Lifewise Assurance Company	800-258-0394
Lincoln National Life Insurance Company	806-444-2363
Loyal American Life Insurance Company	800-633-6752
Manufacturers Life Insurance Company (USA) (The)	
Massachusetts Mutual Life Insurance Company	800-767-1000
Medamerica Insurance Company	800-544-0327
Medico Insurance Company	800-228-6080
Medico Life Insurance Company	800-695-5976
MEGA Life and Health Insurance Company	800-527-5504
Mutual of Omaha Insurance Company	800-775-6000
Mutual Protective Insurance Company	800-695-5976
National Financial Insurance Company	
National States Insurance Company	314-878-0101
Nationwide Life and Annuity Company of America	800-523-4681
New York Life Insurance Company	800-224-4582
Northwestern Long Term Care Insurance Company	800-890-6704
Old American Insurance Co.	800-733-6242
Penn Treaty Network America Insurance Company	800-222-3469
Pennsylvania Life Insurance Company	800-275-6667
Physicians Mutual Insurance Company	888-932-7642
Provident Life and Accident Insurance Company	423-755-1176
Provident Mutual Life and Annuity Company of America	800-321-3997
Prudential Insurance Company of America	800-843-7625
Pyramid Life Insurance Company (The)	800-777-1126
Regence Blueshield of Idaho, Inc.	800-632-2022
Security Assurance Company	
Southwestern Life Insurance Company	800-792-4368
Standard Life and Accident insurance Company	888-350-1488
State Farm Mutual Automobile Insuarce Company	309-766-2311
State Life Insurance Company (The)	800-428-2316
Stonebridge Life Insurance Company	800-692-5246
TIAA-CREF Life Insurance Company	877-276-9429

**2006 List of Companies Approved to Sell
Long Term Care Insurance in Idaho (con't)**

Company Name	Telephone Number
Time Insurance Company	800-553-7654
Union Bankers Insurance Company	800-789-6364
Union Security Insurance Company	800-451-4531
United American Insurance Company	800-331-2512
United of Omaha Life Insurance Company	800-775-6000
United Teacher Associates Insurance Company	800-880-8824
Unum Life Insurance Company of America	800-693-4988
West Coast Life Insurance Company	800-366-9378

NOTES

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SHIBA

SENIOR HEALTH INSURANCE BENEFITS ADVISORS

Genii Hamilton

Insurance Advisory Specialist

Department of Insurance

Genii.Hamilton@doi.idaho.gov

208-334-4352

1-800-247-4422

REGION 1

Penny Wilhelm

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Regional Coordinator

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1-800-488-5725

*Volunteer Counselors
Available Statewide*

REGION 2

Karen Clark

Tonya Steele

Department of Insurance

Regional Coordinators

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Boise, ID 83720

Karen.Clark@doi.idaho.gov

1-800-247-4422

REGION 3

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1445 Fillmore, Suite 1104

Twin Falls, ID 83301

Tamara.Stricker@doi.idaho.gov

1-800-488-5731

REGION 4

Susan Stricker

Department of Insurance

Regional Coordinator

611 Wilson Street, Suite 3A

Pocatello, ID 83201

Susan.Stricker@doi.idaho.gov

1-800-488-5764

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